

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**APPLICANTS:** Kermit D. Lopez et al      **EXAMINER:** Jean D. Janvier  
**SERIAL NO.:** 10/750,486      **ART UNIT:** 3622  
**FILING DATE:** 01/02/2004      **DOCKET NO.:** 1000-1308  
**TITLED:** PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH  
ELECTRONIC HAND HELD DEVICES

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**CERTIFICATE OF TRANSMISSION BY FACSIMILE**

I hereby certify that this correspondence is being sent via facsimile to fax number (571) 273-8300, which is designated by the U.S. Patent and Trademark Office for receipt of official correspondence on behalf of the Commissioner for Patents on 8/26/2005

Signature

Luis M. Ortiz

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Dear Sir:

This paper is filed in response to the Office Action dated May 5, 2005 in connection with the above-identified application. In response to the Office Action, made Final, in the above captioned matter, please enter the following amendments and consider the enclosed response.

Also being submitted together with this paper is a petition for a one-month extension of time.

Amendments of the claims begin on page 2.

Applicants' remarks begin on page 6.

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